

Abstract of the Disclosure

Systems and processes for interactive
wagering are provided. A cellular telephone or
handheld computing device may be used to access an
5 interactive wagering service. Television equipment and
computer equipment may be used to access the service.
A user may view information on wagers such as current
odds and other racing data for horses or other runners
on the cellular telephone or other device. The user
10 may create a corresponding off-track wager with the
cellular telephone or other device that may be sent to
a transaction processing and subscription management
system. The transaction processing and subscription
management system may handle the wager transaction and
15 adjust the user's account balance.